

Have Portables Peaked? Our Biggest Buyer's Guide, Ever



Carte Classic Pinocchio on Tape **25-Inch Monitors** An Eyes-On Test



BERGER-BRAITHWAITE VIDEOTESTS

NAD's Debut Monitor/Receiver • Panasonic Omnimovie VHS Camcorder Sharp VHS Hi-Fi VCR • IMX Dimensional Enhancer

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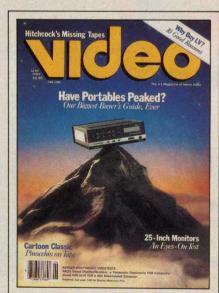
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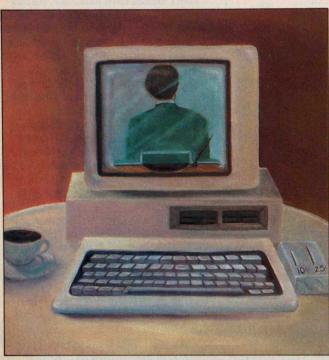
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Personal Computers, News, and Games



Home Banking

In the past few months four of New York City's largest banks have offered various forms of home banking for account holders. The premise is simple: if you own a personal computer and modem (some banks are offering rebates or discounts on this essential telephone coupling device), you can check your balance, pay bills, and transfer money among your accounts at any time during the day or night, all at the touch of a few buttons on your keyboard.

It all sounds very handy until you look at the fine print. The banks' charges for this service range from \$5 to \$12 a month—far cheaper than cable TV. But look at it this way: The total cost is \$60 to \$144 yearly for something you already get free. Banks rightfully plug the "convenience" aspect of home banking in their marketing literature, but all you really save is a small

amount of time (and even this is questionable) and a few cents on postage.

Say you sign up for Chemical's Pronto at \$12. A firstclass stamp is now 22 cents. That means you have to write a total of 55 checks a month (nobody I know writes half that many) just to break even. Does the system save you money? I think not. How can it save you time? You do all the keyboard input-it's your labor, not the bank'sand you pay for the privilege.

Other systems (Citibank, Manufacturer's Hanover, and Chase Manhattan) all assume that consumers with computers will flock to this idea. Why, I don't know. It is nearly as convenient to use an automated teller card.

When I posed the "why do we need this?" question to Chase Manhattan Vice-President Kathy Biro, she said, "We did a lot of research on that. It isn't home banking. Until you can deliver cash, it won't be. We know

computer owners are sophisticated people. We had to give value, and we didn't want to give a laundry list of services that the customer didn't want." To its credit, Chase lowballs the opposition with a charge of \$5 a month which includes the basic services, a bulletin board (no chat mode), and electronicmail capability involving other subscribers. The system is graphics-based (not ASCII), which means rank computer beginners will understand it. The bank pays for the access time via 800 number.

So far, home banking seems like a fable. Look at it this way. Your favorite restaurateur charges \$20 for a great meal. One night he tells you: "Sir. We're giving you an option since you like our food so much. If you want, you can eat at the restaurant at 3 a.m., while we're closed. Of course, since we're not here at that hour, you must cook the meal, serve it, clean up, and wash the dishes. And we're only going to charge you \$25 for dinner." Who would fall for something like that?

—Doug Garr

Fly by Night

Banking isn't the only service going home electronic. TWA and CompuServe recently introduced TravelShopper, yet another shop-at-home idea, this time for airline seats. If you are already on the CompuServe network (as with home banking, you need a PC and a modem), you may check TWA's as well as several other airlines' latest information on domestic and international flights, including the basic booking rules for each fare among 100,000 cities. Then you can book a seat, buy a ticket with your credit card, and have it waiting for you at the airline counter (as long as at least one leg is on TWA).

Like home banking, this sounds good until vou check further. CompuServe's basic connect rates cost \$12.50 an hour by day, \$6 at night and on weekends. The TravelShopper service costs more: \$20 during the day, \$15 at night. The regular OAG service used by travel agents lists all available flights on line (you can't book or buy a ticket, however),



Ilustrations by A. M. M. Zygarowicz

and runs \$32 an hour by day, \$21 at night.

OK, let's assume you're on TravelShopper with a 300haud modem. Let's say it's nighttime, around 7 p.m. You access the system to arrange for a domestic flight and return. Let's say it takes five to ten minutes to search for the cheapest fare and find an open nonsmoking aisle seat. It might take another five to ten minutes to actually book the seat (punch in your card number and expiration date) and tell the system where you want the ticket waiting. It could cost you as much as \$5, and you've done all the work. You could call the TWA reservations clerk (who can do it faster and more thoroughly than you because he does it for a living—he'll even check American's schedule if you ask nicely) or wait in the morning until your travel agent can do it (no fuss, no charge except a local phone call). By the way, if you designate a travel agent on the system, he still gets his 10 percent booking commission though he does no work.

Why bother with all this? It begins to resemble the restaurant fable. We asked TWA's senior vice president of marketing and sales, Stewart G. Long, and he too wondered: "I don't know why they [his customers] don't call the airline." But people— 4000 so far, out of CompuServe's 185,000 subscribers—seemed to want the service, he said, and they most often accessed TravelShopper at 9 p.m. when they could still call TWA's reservations clerk.

Other airlines apparently don't think much of the idea. We polled American, United, Eastern, and Delta. Chuck Novak, a spokesman for United, said, "We're absolutely not getting into the TravelShopper at all. We turned it down. We're not allowing people to get into our inventory," he added, perhaps alluding to the database security problem.

American Airlines may be working on something different. Said Joe Stroop, an American executive, "We're not going public on anything until we're satisfied with our

product. In other words, we're not going to rush with anything simply because a competitor is already doing it. It takes our own agents 40 hours of classroom work to use the system. We're trying to come up with a simpler system." He wouldn't confirm whether American would actually implement anything.

TravelShopper seems like a waste of time and money for all but a few people who can't get enough gratification from their computers. If you absolutely must book each leg of a Des Moines-to-Tel Aviv flight at 2 a.m. and don't mind doing all the work (not to mention paying extra), it may appeal to you. Otherwise, it's another nonuse of the machine.

—Doug Garr and Julia Lisella

The New Atari

By the time you read this, we'll know whether Atari has made good on its promise to get its much-heralded ST series computer into K-Marts and other discount stores. The company, now headed by the notorious Jack Tramiel (he founded Commodore as a typewriter repair company in the 1950s), desperately needs a hit product and industry pundits agree that the "Jackintosh" will be Atari's savior, if anything. The computer was so nicknamed because it resembles Apple's Macintosh. Tramiel claims his system will do as much as, if not more than, the Mac-for one-third to one-half the price. The "Fat Jack" features 512K RAM, a 3.5-inch floppy-disk drive, 12-inch hires color monitor, and a color dot-matrix printer. The software is mouse-driven. All this is supposed to run under \$1000.

Tramiel is noted for his "computers for the masses" philosophy but there is considerable doubt as to whether the masses will flock to the cathedral of the High Priest of the Low End. Most software people I've spoken with won't write for the ST machine even though they've seen it and like its GEM operating system. (One software author even admitted that the Motorola 68000 in it



makes the computer easy to write for.) There are two reasons for this: one, they distrust Tramiel because he's announced products that never materialized; and two, nobody wants to spend a lot of time writing software for a machine that doesn't have an installed base (industry jargon meaning nobody's bought it yet).

And therein lies the rub. Who's going to buy a computer with no software? Atari says 25 to 30 programs will

be ready when the computer is, but who knows how good they'll be? Tramiel may have tipped his hand when he made a rare public appearance at an industry trade show where he appealed to independent software authors for their support. He said he'd be able to help them (construed by authors as providing royalty advances), but one respected company president said privately, "Atari hasn't returned any phone calls.' —Doug Garr 💟

BEST SELLERS/HOME

- 1. Print Shop. AP, C64. Broderbund.
- **2. Home Acct.** AP, APc, IBM, MAC, C64, AT, EPS, TIP. Arrays/Cont.
- 3. Print Shop Graphics Library. AP. Broderbund.
- 4. Dollars & Sense. AP, APc, IBM, MAC, TIP. Monogram.
- 5. Bank Street Writer. AP, APc, IBM, C64, AT. Broderbund.
- **6. Micro Cookbook.** AP, APc, APe, IBM. Virtual Combinatics.
- 7. Tax Advantage. AP, IBM, PCjr, C64, AT. Arrays/Cont.
- 8. Newsroom. AP. Springboard.
- 9. Homeword. AP, IBM, C64, AT. Sierra On-Line.
- 10. Mac the Knife. MAC. Miles Computing.

REST SELLERS/RECREATION

- 1. Hitchhiker's Guide to the Galaxy. AP, IBM, MAC, C64, AT. Infocom.
- 2. Microsoft Flight Simulator. IBM. Microsoft.
- 3. Lode Runner. AP, IBM, MAC, C64, AT. Broderbund.
- 4. Flight Simulator II. AP, C64, AT. Sublogic.
- 5. Zork I. AP, IBM, MAC, AT, CP/M, DEC, TIP. Infocom.
- 6. Sargon III. AP, IBM, MAC, C64. Hayden Software.
- 7. King's Quest. APe, IBM. Sierra On-Line.
- 8. Trivia Fever. AP, IBM, MAC, C64. Professional Software.
- 9. Gato. IBM. Spectrum Holobyte.
- 10. Wizardry. AP, IBM. Sir-Tech Software.

 $\label{eq:local_local_local_local} LEGEND: AP = Apple, APc = Apple IIc, APe = Apple IIe, AT = Atari, C64 = Commodore 64, COM = Commodore Pet/CBM, CP/M = 5¼" and 8" formats. DEC = DEC Rainbow, EPS = Epson QX-10, IBM = IBM-PC, MAC = Apple Macintosh, PCjr = IBM PCjr, TIP = Texas Instruments Professional, TRS = TRS-80, VIC = Commodore Vic-20, VTR = Victor 9000, WNG = Wang Personal Computer, ZEN = Zenith 100.$

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